



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Michael J. Picciallo**

Application No.: **10/695,561** Examiner: **Amee A. Shah**

Filed: **10/28/2003** Group Art Unit: **3625**

For: **THIRD PARTY CREDIT ACCOUNT**

Attorney Docket No.: **P22,425-G USA**

CERTIFICATE OF MAILING

I hereby certify that this correspondence, along with any paper indicated as being enclosed, are being sent via First Class Mail addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date: **8/1/06**



Nazia Zamir

Mail Stop Amendment
Commissioner for Patent
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

It is respectfully requested that the references listed on the enclosed Form PTO-1449 be made of record and considered with respect to the above-referenced U.S. Patent Application.

Submission of the present Information Disclosure Statement should not be taken as an admission that the cited references are legally available prior art or that the same are pertinent or material.

This Information Disclosure Statement is submitted after the mailing of the first

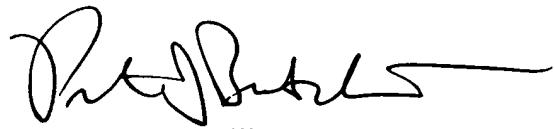
Applicant(s): Michael J. Picciallo
Application No. 10/695,561

Office Action but before a Final Rejection or Notice of Allowance. Enclosed is PTO Form 2038 in the amount of \$180.00 to cover the fee required for consideration. Pursuant to 37 C.F.R. §1.97(c) consideration of the submitted documents is hereby requested.

Kindly have the enclosed documents made a part of applicants' file.

Respectfully submitted,

Dated: August 7, 2006



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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

1

1

2

Complete if Known

Application Number	10/695,561
Filing Date	10/28/2003
First Named Inventor	Michael J. Picciallo
Art Unit	3625
Examiner Name	Amee A. Shah
Attorney Docket Number	P22,425-G USA

U.S. PATENT DOCUMENTS

Examiner Initials ¹	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
A	US- 4,823,265		04/18/1989	Nelson	
B	US- 4,885,685		12/05/1989	Wolfberg et al.	
C	US- 5,168,372		12/01/1992	Sweeteser	
D	US- 5,220,501		06/15/1993	Lawlor	
E	US- 5,331,353		07/19/1994	Levenson et al.	
F	US- 5,450,477		09/12/1995	Amarant et al.	
G	US- 5,485,518		01/16/1996	Hunter et al.	
H	US- 5,500,513		03/19/1996	Langhans et al.	
I	US- 5,744,787		04/28/1998	Teicher	
J	US- 5,787,404		07/28/1998	Fernandez-Holmann	
K	US- 5,826,243		10/27/1998	Musmanno et al.	
L	US- 5,845,260		12/01/1998	Nakano et al.	
M	US- 5,852,811		12/22/1998	Atkins	
N	US- 5,907,831		05/25/1999	Lotvin et al.	
O	US- 5,864,830		01/26/1999	Armetta et al.	
P	US- 5,953,170		09/14/1999	Glancy	
Q	US- 6,021,943		02/08/2000	Chastain	
	US-				
	US-				
	US-				

FOREIGN PATENT DOCUMENTS

Examiner
Signature

Date
Considered

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.¹ Applicant's unique citation designation number (optional). See *Kind Codes of USPTO Patent Documents* at www.uspto.gov or MPEP 901.04. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				<i>(Use as many sheets as necessary)</i>	
Sheet	2	of	2	<i>Application Number</i>	10/695,561
				<i>Filing Date</i>	10/28/2003
				<i>First Named Inventor</i>	Michael J. Picciallo
				<i>Art Unit</i>	3625
				<i>Examiner Name</i>	Amee A. Shah
				<i>Attorney Docket Number</i>	P22,425-G USA

NON PATENT LITERATURE DOCUMENTS

Examiner Signature		Date Considered	
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered.

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